

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

n re Application of:

John J. LOY

Appln. No.: 10/085,977

Filed: February 28, 2002

For: TRADE RECEIVABLE PROCESSING
METHOD AND APPARATUS

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: Group Art Unit: 3628

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: Examiner: F. POINVIL

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Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

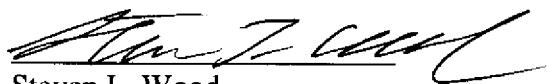
The Examiner provided a Statement of Reasons for Allowance on pages 2-3 of the Notice of Allowability presented with the Notice of Allowance. Applicants agree that the cited art teachings fail to teach or suggest -- alone or in combination -- each and every element of the claimed systems and methods. In addition, Applicants agree that the cited references fail to teach or suggest the features listed on pages 2-3 of the Notice of Allowability, but respectfully submit that there are other elements of the allowed claims that are also not taught or suggested by the prior art.

Applicants do not believe that any fees are required for this submission. If any additional fees are deemed necessary, Applicants hereby provide authorization to charge such fees against deposit account 50-0206. If any refunds are due, Applicants hereby provide authorization to credit such refunds against the deposit account.

Respectfully submitted,

Hunton & Williams LLP

By:


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